

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.	:	10/025,897	Confirmation No.:	9205
Applicant	:	Kight et al.		
Filed	:	December 26, 2001		
Title	:	Risk Based Payment Method and System		
Art Unit	:	3691		
Examiner	:	Kelly Scaggs Campen		
Confirmation No.	:	9205		
Docket No.	:	23952-0039		
Customer No.	:	72386		

AMENDMENT AND RESPONSE TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Madam:

Responsive to the Non-final Office Action dated March 17, 2009, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, it is respectfully asserted that all of the claims of the application are in condition for allowance.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 7 of this paper.

The **Conclusion** begins on page 12 of this paper.

Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop: Amendment on **June 16, 2009**.



Eva N. Mukasa